



FAMILY GUIDE  
TO THE

# *National Insurance*

SCHEME

The Scheme comes into  
full operation on

**5<sup>th</sup> JULY 1948**

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## FOREWORD

*by The Rt. Hon. James Griffiths, M.P.*

MINISTER OF NATIONAL INSURANCE

THE 5th July 1948 will be a great day in the development of our British Social Services. On that day we shall see National Insurance, including Industrial Injury Insurance, in full operation, supporting—and supported by—Family Allowances, the National Health Service and National Assistance. We have indeed come a long way from the Old Age Pensions Act of 1908 (which gave the 5s. a week pension at 70), to this new system of Social Security which provides help for childbirth, in sickness, in unemployment, in bereavement, and in old age.

The system will provide for everybody without exception: men, women and children, young and old, rich and poor, married and single, employer and employed, those working on their own account, and those not working at all.

This booklet tells you how much you must pay each week and what benefits you will receive in return. It is not possible, of course, to set out all the details in such a short guide, and I am afraid you will find some parts complicated, and perhaps difficult to apply to yourself. If you are in doubt on any point please ask your nearest National Insurance Office for help. You will find the staff there very ready to give you all the help and explanation they can.

The success of this great Insurance Scheme depends upon the willing co-operation of every one of us. Our benefits must be paid for out of our contributions and our taxes. This scheme is, therefore, more than an Act of Parliament; it is an act of faith in the British people. That faith, I know, is not misplaced.

*James Griffiths*

*Keep this Guide in a safe place. You are bound to need it again.*

## *PART ONE*

# **How the Scheme Works**

**1. What is the National Insurance Scheme?** In return for regular weekly contributions, it will provide cash benefits during sickness, injury, unemployment and widowhood, payments at childbirth and at death, and pensions for industrial disablement and on retirement from regular work.

It is compulsory, and takes the place of the present Unemployment Insurance, National Health and Contributory Pension Schemes, and the Workmen's Compensation Acts. The money to pay for these benefits comes partly from weekly contributions by insured people and employers and partly from payments out of taxes.

**2. Who will be Contributors?** In general, everyone living in Great Britain over school leaving age will become insurable on the 5th July 1948 in one of the three classes:

**CLASS 1.** Employed persons. Those who work for an employer under a contract of service or are paid apprentices. Most people who work for wages or salary are in this class.

**CLASS 2.** Self-employed persons. Those in business on their own account and others who are working for gain but do not work under the control of an employer.



**CLASS 3. Non-employed persons.** Everyone who is not in Class 1 or Class 2.

But

(a) Married women not doing work outside their own home duties will not contribute *and therefore must not register*, unless they are insured already for pensions and wish to continue. Other married women are given certain choices (see Part Two).

(b) Men who on 5th July 1948 are aged 65 and over, and women who are then aged 60 and over, will usually pay no contributions unless they are in Class I employment, and then only for Industrial Injury Insurance.

**3. What do I do?** If you are over age 15 and not in group (a) or (b) in para. 2 above, you must be registered for insurance. Those still at school will be told when and how to register.

If you are at present insured under the Health Insurance or Contributory Pensions Schemes, *do nothing*. *What is necessary will be done for you.*



. . . will provide for everybody without exception . . .

If you are not already insured under the present Health Insurance or Contributory Pensions Schemes, and have not already registered (at either your place of work or at an Employment Exchange) you should register now.

Get a registration form (C.F.6) from any Post Office, Employment Exchange or National Insurance Office, fill it in, and take or send it *at once* to your nearest Employment Exchange.

*Do not Register more than once.*

**4. Your National Insurance Office.** The Government has always recognised that the Scheme can only be run successfully from an office within reach of your home where your own particular problem can be dealt with in a personal and friendly way. The Scheme will have to start without the full network of offices which has been planned, and sometimes your local office will not be all that the Government would like it to be, but this is an inevitable result of the war.

Local announcements are being made as local National Insurance Offices are opened. You can always get the address from your Post Office or Employment Exchange.

**5. What are the Contributions ?** A contribution must generally be paid each week according to your insurance class in that week. This contribution includes not only what you pay towards the National Insurance Scheme, but also what you pay towards the National Health Service, and, for those in Class 1, towards Industrial Injury Insurance which replaces Workmen's Compensation.

*If you are in doubt, ask your National Insurance Office.*



# MAIN RATES OF WEEKLY CONTRIBUTIONS

## CLASS 1 (EMPLOYED PERSONS)

### MEN

### WOMEN

Age	<i>Paid by Employee</i>	<i>Paid by Employer</i>	<i>Total</i>	<i>Paid by Employee</i>	<i>Paid by Employer</i>	<i>Total</i>
18 and over	4s. 11d.	4s. 2d.	9s. 1d.	3s. 10d.	3s. 3d.	7s. 1d.
Under 18	2s. 10½d	2s. 5½d.	5s. 4d.	2s. 4d.	1s. 11d.	4s. 3d.

## CLASS 2 (SELF-EMPLOYED PERSONS)

### MEN

### WOMEN

18 and over ...	...	6s. 2d.	18 and over ...	...	5s. 1d.
Under 18 ...	...	3s. 7d.	Under 18 ...	...	3s. 1d.

## CLASS 3 (NON-EMPLOYED PERSONS)

### MEN

### WOMEN

18 and over ...	...	4s. 8d.	18 and over ...	...	3s. 8d.
Under 18 ...	...	2s. 9d.	Under 18 ...	...	2s. 3d.

**6. How are Contributions paid?** Contributions are paid by National Insurance stamps—on a single contribution card—to the value of the total contribution. These stamps can be bought only at a Post Office.

Your new National Insurance contribution card will be supplied either to you or to your employer. If it has not been



. . . with the help of Family Allowances . . .

received by the 19th July 1948 you should first ask your employer if he has it; if he has not, your local National Insurance Office or Employment Exchange should be told.

In the case of contributors in Class 1 it is the employer's responsibility to see that contributions are paid, but the employer can deduct the employee's share from his or her wages for the week.

Contributors in Class 2 and Class 3 must stamp their own cards.

**7. When need I not pay ?** You need not pay contributions for whole weeks for which you get benefit for sickness, unemployment, injury or maternity, or if you are under 18 years of age and still at school. There are other times when you need not pay which cannot be detailed here.

For the weeks when you do not pay your contributions because you are drawing benefit you will usually be given "credits" that will count as contributions for some purposes. Gaps in your record may affect your right to benefit or pension later on; credits will help to fill these gaps.



If you are self-employed or non-employed and your total income is less than £104 a year, you may be able to claim "exception" from the Scheme. If "exception" is granted you will not pay contributions, but you may lose benefits. You should get details from your local National Insurance Office.

## 8. What are the Benefits ?

### SICKNESS BENEFIT

### MATERNITY BENEFIT

*Maternity Grant*

*Maternity Allowance*

*Attendance Allowance*

### WIDOW'S BENEFIT

*Widow's Allowance*

*Widowed Mother's Allowance*

*Widow's Pension*

### UNEMPLOYMENT BENEFIT

### GUARDIAN'S ALLOWANCE

### RETIREMENT PENSION

### DEATH GRANT

### INDUSTRIAL INJURY BENEFITS

*Injury Benefit*

*Disablement Benefit*

*Death Benefit*

The benefits for which you are covered will depend on the class of contributions paid.

CLASS 1 contributions give cover for *all* National Insurance Benefits.

CLASS 2 contributions give cover for all *except* Unemployment and Industrial Injury Benefits.

CLASS 3 contributions give cover for all *except* Sickness, Unemployment and Industrial Injury Benefits, and Maternity Allowance.

Always quote your National Insurance Number (see para. 14).

**9. Are there Contribution Conditions for Benefit ?** For most of the benefits there are two contribution conditions to be fulfilled.

**FIRST :** Before *any* benefit at all can be paid to you, you must have a certain number of contributions actually paid since your insurance started.

**SECOND :** Before the *full* rate of benefit can be paid to you, you must have a certain number of contributions either paid or "credited" over a specified period.

For Guardian's Allowance and Industrial Injury Benefits there are *no* contribution conditions.

Contribution conditions for each benefit will be found in Part Three.

Before you read about them there you must understand what is meant by "Contribution Year" and "Benefit Year".

**10. Contribution Year.** At present the contribution year for all insured persons is the same, i.e., July to July, and the contribution cards are all exchanged in that month. In the new Scheme, in order to spread out the work, there will be four different contribution years running from different dates, and one quarter of all the cards will be exchanged every three months. In order to change from the old system to the new, the first cards issued under the new Scheme, although all starting from July 1948, will end on four different dates, i.e., the first weeks in March 1949, June 1949, September 1949 or December 1949. You can tell which will be your contribution year by the date on which your first new card ends. Your future cards will run for a year from that date.

**11. Benefit Year.** Your benefit year is a period of twelve months starting about five months after the end of your contribution year. Your rate of Sickness or Unemployment Benefit



during a benefit year will depend upon the contributions paid or credited during your previous contribution year.

**12. During the Change-over.** The contribution conditions will not apply in full at the beginning of the new Scheme. In Part Three—under each benefit—you will find the ways in which the conditions are adjusted to take account of insurance under the present Schemes. Newcomers into insurance who claim Sickness or Unemployment Benefit in the first year or two will be helped to satisfy the second condition (but not the first) by being given “credits” for weeks *before* their insurance started.

### **13. How do I claim Benefit ?**

**SICKNESS BENEFIT.** If you fall sick, you should get a medical certificate from your doctor the first time he sees you. Fill in both sides of the certificate and take or post it **AT ONCE** to your National Insurance Office. *You may lose benefit if the certificate or some other written notice of incapacity is not sent to the office within three days of your falling sick.* You should send in further certificates, usually week by week, so long as your illness lasts.

**UNEMPLOYMENT BENEFIT.** If you are unemployed and want to claim benefit, take your contribution card to the Employment Exchange *at once*, register for employment and make a claim. Any delay may mean loss of benefit.

**MATERNITY BENEFIT.** Eight weeks before the baby is expected, you should get from your National Insurance Office or Maternity Clinic a claim form which will include a certificate to be filled in by your doctor or midwife.

**OTHER BENEFITS.** You, or someone on your behalf, should call **at** or write to your local National Insurance Office. But, until

5th July 1948, claims for Retirement Pensions and Widow's Benefit should be made to the Area Office of the Assistance Board.

**14. How do I know my National Insurance Number ?** Your National Insurance number is on the first page of your contribution card. You will need to quote your National Insurance number whenever you claim benefit. If your card is with your employer ask him to give you the number or let you see the card. Keep a note of the number in a safe place at home.

**15. How and Where are Benefits Paid ?**

*Sickness Benefit, Maternity Grant, Death Grant, Injury Benefit.*

You will probably find it most convenient to have your benefit sent to you in the form of an Order which you, or someone on your behalf, can cash at a Post Office. But if you prefer, benefit may be paid in cash at your National Insurance Office. If for any reason you want arrangements made for your benefit to be brought to your home, you should explain your position to the Office.

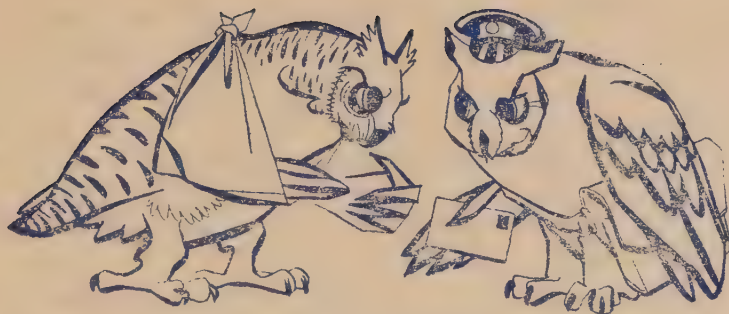
*Unemployment Benefit.*

In cash at your Employment Exchange, unless you live at a distance, when it may be paid by post.

*Retirement and Disablement Pensions, all Widow's Benefits, Maternity and Attendance Allowances and Guardian's Allowance.*

You will be given a book of Orders, one of which may be cashed each week if you take the book to the Post Office you have chosen.





*. . . an order which you can cash at a Post Office . . .*

**16. No Double Payment.** The National Insurance Schemes are not intended to cover death or injury in war, nor, in general, can anyone qualify for more than one benefit or pension at the same time. With so many different benefits and payments to be taken into account the rules about double payment are too complicated to be put into this Guide, but you will be given full information if the rules affect any claim you make.

**17. Decisions and Appeals.** Your claim to benefit will be decided by an Insurance Officer appointed by the Minister of National Insurance.

If you are not satisfied with the Insurance Officer's decision you may appeal to an independent local Appeal Tribunal. In some cases you may make a further appeal to the Commissioner appointed by the Crown, whose decision will be final.

Medical questions on disablement benefit under the Industrial Injury Scheme will be decided by Medical Boards, but there will be a right of appeal to a Medical Appeal Tribunal.

Contribution questions will be decided by the Minister, with a right of appeal on points of law to the High Court (Court of Session in Scotland)

## 18. How does Income Tax affect my Contributions and Benefits?

**CONTRIBUTIONS:** You get an allowance from income tax for all the contributions you pay except the contributions for Industrial Injury Insurance. If tax is deducted from your pay under "Pay as You Earn", the Tax Tables will automatically give you the allowances from July 1948 and you need do nothing about it. In other cases the tax office will give you the allowance when they deal with your income tax.

*The employee's weekly rates of Industrial Injury Insurance Contributions are: men aged 18 and over, 4d.; under 18, 2½d.; women aged 18 and over, 3d.; under 18, 2d. The employer's contribution is in each case equal to the employee's.*

**BENEFITS:** The benefits you get (except Maternity Grant, Death Grant, and Industrial Injury Benefits) must be included in your income tax return. No tax will be deducted from any of the benefits or payments, but any taxable benefits you receive will have to be added to your other income when your income tax is worked out.

*All inquiries about taxation should be made to your Tax Office, not to your National Insurance Office.*

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... some married women will be able to choose ...



## PART TWO

### Married Women in National Insurance

**19. National Insurance for Married Women.** With the help of Family Allowances, the National Insurance Scheme provides cover for a man's wife and family, as well as for himself, out of the husband's contributions. For instance, his Sickness or Unemployment Benefit is increased for his wife, and his contributions provide benefits for her in maternity and widowhood. In the same way, when he qualifies for a Retirement Pension, his pension is increased if she is under 60, while if she is over 60 she has a Retirement Pension of her own.

Most married women not doing work outside their own home duties will, therefore, be provided for under their husband's insurance. They will not pay contributions and should not register. *Subject to certain conditions*, however, women who are :

- (a) insured under the new Scheme when they marry, or
- (b) already married and insured for pensions under the present Schemes, or
- (c) receiving one of the Widow's Benefits of the new Scheme

*will be able to choose whether they wish to go on paying for National Insurance. Special Leaflet N.I. 1, which they can get from the local National Insurance Office, tells them about the choices open to them.*

A married woman who contributes will, if qualified, be able to draw Sickness and Unemployment Benefit, even though her husband is working, but at special rates.

A married woman contributor will also be able to qualify for Retirement Pension from the age of 60 at the full rate of 26s. a week, whether her husband is retired or not.

Married women in Class 1 employment will be compulsorily insured for Industrial Injury, even though they choose not to insure for other benefits.

*It is essential that all insured women who marry, and all women who become widows on or after 5th July 1948, should at once notify their local National Insurance Office.*

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### PART THREE

## National Insurance Benefits Explained

This Part and Part Four give more information about the individual benefits and the conditions on which they are paid. Some detail, and special conditions affecting comparatively few claims, have been left out. In case of doubt always consult your National Insurance Office.

### SICKNESS BENEFIT

**20. What are the Rates of Benefit?** The standard weekly rate for a man or woman over 18 years of age (except a married woman) is 26s. with an increase of 16s. for an adult dependant and 7s. 6d. for the first child under school leaving age. Children, after the first, will be covered by the Family Allowances Scheme





*. . . make your claim in good time : . . .*

The weekly rate for a boy or girl under 18 is 15s., but any boy or girl who is entitled to an increase for an adult dependant or a child will be paid the adult rate.

The weekly rate for an insured married woman is 16s., but she will be paid at the 26s. rate if she has an invalid husband, or cannot get financial support from her husband.

Benefit is not payable for Sundays.

Lower rates of benefit may be paid if you are in hospital for some time.

**21. What are the Contribution Conditions ?** To qualify for any Sickness Benefit you must have paid 26 Class 1 or Class 2 contributions at some time. The standard rate of benefit is payable during a benefit year if in the previous contribution year you paid or have had credited at least 50 Class 1 or Class 2 contributions. If less than 50 have been paid or credited, benefit may still be payable, but at a reduced rate. Until you have paid 156 Class 1 or Class 2 contributions you cannot get Sickness Benefit for more than 312 days (that is, one year not counting Sundays).

If you are insured under the present National Health Insurance Scheme you will be able to count the contributions paid under that Scheme towards the contributions needed to qualify for payment of Sickness Benefit. If you have already paid 104 contributions under the present Scheme you will be treated as if you had paid 156 under the new Scheme.

Similarly your record of contributions paid or credited under the present Scheme before 5th July 1948 will affect your rate of benefit under the new Scheme.

**22. How Long may I Draw Sickness Benefit ?** Until you have paid 156 Class 1 or Class 2 contributions you cannot get Sickness Benefit for more than 312 days. After drawing it for 312 days you cannot draw the benefit again until you have been back at work for 13 weeks or more.

But once you have paid 156 Class 1 or Class 2 contributions, Sickness Benefit is payable, if necessary, until pension age, so long as you are incapable of work because of disease or disablement.

**23. Waiting Period.** You will not receive benefit for the first three days of sickness unless you are sick or unemployed for 12 days or more during the period of 13 weeks from the first of the three days. These 12 days need not follow one after the other; any two days may be counted if they are less than a week apart. On a later claim for benefit you will not have to serve a fresh waiting period unless more than 13 weeks have gone by since the end of your last spell of sickness or unemployment.

## UNEMPLOYMENT BENEFIT

**24. What are the Rates of Benefit ?** The rates of Unemployment Benefit are the same as the rates for Sickness Benefit



except that the standard rate for insured married women is 20s. instead of 16s. a week.

**25. What are the Contribution Conditions ?** To qualify for Unemployment Benefit you must have paid 26 Class 1 contributions at some time. The standard rate of benefit is payable during a benefit year if, in the previous contribution year, you have paid or had credited 50 Class 1 contributions.

Until the first benefit years under the new Scheme start, you will be able to get Unemployment Benefit at the full rate under the present rules, which require payment of 30 contributions in the last two years. Contributions under the present scheme of Unemployment Insurance, as well as Class 1 contributions, will all count towards the 30.

**26. How Long may I Draw Unemployment Benefit ?** In the first place for 180 days. But you may be entitled to additional days of benefit, if you have a good contribution record and have not drawn much benefit in recent years. With these you may be entitled to as much as a year's benefit in all.

If these rights are used up, standard benefit will not again be paid until there has been a further 13 weeks of Class 1 employment. But anyone who has run out of standard benefit may apply to the local Tribunal, which will take local industrial conditions into account and recommend whether extended benefit should be paid. This extended Unemployment Benefit is paid out of general taxation, not out of National Insurance contributions. *The Tribunal will not inquire into means.*

**27. Waiting Period.** As for Sickness Benefit.

**28. Disqualifications.** Unemployment Benefit is paid only while you are unemployed and not receiving wages, and while you are holding yourself available for further work. You may be disqualified for a period of up to six weeks if you :

- (a) leave a job without just cause or lose it through misconduct;
- (b) refuse a suitable job or training when offered; or
- (c) fail to take reasonable steps to try for a job when you are told about one.

You may be disqualified also if you have lost employment because of a trade dispute; that is, a strike or lock-out

### M A T E R N I T Y   B E N E F I T

**29. Maternity Grant.** The mother will receive a Maternity Grant of £4 for each baby born. The grant may be paid on either her own insurance or her husband's, but not both.

To qualify, either the mother or her husband must have paid 26 contributions and must have at least 26 contributions paid or credited in the previous contribution year. Contributions under the present Health Insurance Scheme count.

**30. Maternity Allowance.** This Allowance is paid (in addition to Maternity Grant) to employed or self-employed women who give up their paid work for the period for which the Allowance is paid



*. . . the mother will receive a Maternity Grant . . .*



The rate of benefit is 36s. a week, normally payable from a date six weeks before the expected confinement, for a period of 13 weeks.

To qualify the mother must have paid Class 1 or Class 2 contributions for at least half of the previous 52 weeks. Also in at least 45 of these weeks she must have been at work, or registered as unemployed or sick. But a married woman with this employment record can get the Allowance even though she has chosen not to pay contributions.

**31. Attendance Allowance.** This allowance is paid to those women who are not entitled to Maternity Allowance. A woman cannot draw both.

The rate of benefit is 20s. a week for the four weeks after the baby is born. It is paid in addition to the Maternity Grant, either on the mother's own insurance or on her husband's. The qualifications are the same as for Maternity Grant.

## W I D O W ' S   B E N E F I T

There are three kinds of Widow's Benefit, all based upon the husband's contributions only.

The contribution conditions which must have been satisfied by the husband are, in general, the same as those for Retirement Pension (see para. 40).

**32. Widow's Allowance.** Unless the widow is already a retirement pensioner she will usually get an allowance of 36s. a week for 13 weeks, with an extra 7s. 6d. a week for the first child under school leaving age.

The allowance will not be paid if the widow is over 60 and her husband was a retirement pensioner.

**33. Widowed Mother's Allowance.** If a widow has a child under school leaving age she will receive a Widowed Mother's

**Allowance when she has finished drawing her Widow's Allowance.** The Widowed Mother's Allowance is at the rate of 33s. 6d. a week for the mother and child together, and will last so long as the child is under school leaving age.

If the widow is working the Widowed Mother's Allowance will be reduced by 1s. for every 1s. she earns above 30s. in any week.

**34. Widow's Pension.** A widow may get a Widow's Pension at the rate of 26s. a week in any of the following ways :

- (a) when Widow's Allowance ends, if she was over 50 when her husband died and had been married for ten years;
- (b) when Widowed Mother's Allowance ends, if she is then over 40 and ten years have passed since the date of her marriage;
- (c) if, at the time when either Widow's Allowance or Widowed Mother's Allowance ends, she is unable to support herself because of some mental or bodily infirmity which is likely to remain with her for a long time.

If the widow is working, the Widow's Pension will be reduced by 1s. for each 1s. she earns above 30s. in any week.

Widows aged 60 or over get Retirement Pension instead of Widow's Pension.

**35. Widows Who are Now Pensioners.** If you already have a Widow's Pension you may be able to claim in its place from 5th July 1948 either a Widowed Mother's Allowance or the special pension for widows suffering from an infirmity. If so, and you have not already made a claim, you should ask for information at the Area Office of the Assistance Board (after 5th July 1948 at your National Insurance Office).

**36. Married Women Covered by the Present Scheme.** A

woman who is married at 5th July 1948 to a man who is insured under the existing Scheme of Contributory Pensions will usually on his death qualify, according to her circumstances, for a *Widow's* or *Widowed Mother's Allowance* or a *Widow's Pension* under the new Scheme, or, failing these, for a 10s. pension as under the present Scheme.

### GUARDIAN'S ALLOWANCE

37. If both parents of a child are dead, and one at least of them was insured, anyone who has the child in his family will qualify for a Guardian's Allowance at the rate of 12s. a week, but not for a Family Allowance.

There are no conditions, except that the child must be in the family of the guardian and must be under school leaving age.

From 5th July 1948 the Guardian's Allowance of 12s. a week will take the place of the Orphan's Pension of 7s. 6d. a week under the present Scheme if the orphan is in a family.

### RETIREMENT PENSION

38. **Who are Qualified?** An insured man aged 65 or over, or an insured woman aged 60 or over, who has retired from regular employment and who satisfies the conditions explained below, may qualify for a Retirement Pension. The wife of a retirement pensioner, even though she is not herself insured, may qualify for a pension of her own at age 60 provided that she is retired.

39. **What are the Rates of Pension?** The standard weekly rate of Retirement Pension is 26s.; for a married woman whose title depends on her husband's insurance the rate is 16s., raised to 26s. if she becomes a widow.

An increase of 16s. is payable to a retirement pensioner if he has a dependent wife under 60; and 7s. 6d. for one child under school-leaving age.



Present retirement pensioners who desire to claim these increases from 5th July 1948, but have not yet done so, should apply at once to the local Area Officer of the Assistance Board, whose address can be obtained at the Post Office.

**40. What are the Contribution Conditions?** You must have paid 156 contributions (104 if your insurance for pensions began before 30th September 1946).

You must have a yearly average of 50 contributions paid or credited. Where the average is less pension may still be paid, but at a reduced rate (but see also para. 45).

**41. What Does "Retirement" Mean?** It does not mean that you must not do any paid work at all. You can be treated as retired if you do not work more than 12 hours a week, or more than one quarter of the normal hours of a full working week, in your particular occupation, whichever is more favourable to you.

A married woman is treated as retired if she does no work outside her own home duties.



*. . . if you stay at work there are advantages . . .*

**42. What Happens if I Stay at Work After Pension Age ?** There are several advantages. You can still get Unemployment and Sickness Benefit (but see para. 44) up to the age of 70 (65 for a woman), and also earn a higher rate of pension at that age, or if you retire before. For every 25 contributions you pay as an employed or self-employed person during the five years after reaching pension age, your Retirement Pension will be increased by 1s. a week. The rate of your wife's Retirement Pension will be increased in the same way for the contributions you pay while you are both over pension age.

At the age of 70 (65 for women) the full rate of Retirement Pension then earned will be paid, even though the pensioner goes on working.

*NOTE: These arrangements do not apply to people already over pension age on 5th July 1948, or to the late-age entrants described in para. 45.*

**43. Contributions and Work After Retirement.** Contributions are not paid by retirement pensioners except in Class 1 employment when they pay 4d. a week (3d. for women) for Industrial Injury Insurance, and the employer pays his usual contribution. The Retirement Pension of a man under 70 or a woman under 65 will be reduced by 1s. for every 1s. earned above 20s. in any week. Over these ages the pension is not reduced because of earnings.

**44. Make Your Claim in Good Time.** You can make a claim at your National Insurance Office (at the Area Office of the Assistance Board, before 5th July 1948) four months before pension age. Even though you are going on working you should make a preliminary claim at that time, because Sickness and Unemployment Benefits can only be paid after pension age to those whose right to pension when they retire has been proved. The preliminary claim will also enable your pension to be paid promptly when you give notice of your retirement later on.

**45. Late-Age Entrants.** Those who entered Old Age Pensions Insurance under the present Scheme before 30th September 1946 must wait five years from their entry before becoming qualified for pension. Those who entered that Scheme on or after 30th September 1946 and those who first become insured when the new Scheme begins on 5th July 1948 must wait ten years from their entry.

If at the age of 65 (60 for women) the qualifying period is not complete, you can choose between :

- (a) paying Class 3 contributions until you complete the qualifying period;
- (b) claiming a refund (with interest) upon that part of your contributions which was paid for Retirement Pension, in which case you will lose all right to that pension.

If later you are in Class 1 employment in any week, you will pay only the Industrial Injury contribution (4d. for men, 3d. for women), and if you did not claim a refund of contributions at 65 (60 for women) the contribution which your employer also has to pay for that week will count as your Class 3 contribution to qualify you for pension.

**46. Non-Contributory Pensions.** The special Scheme for Non-Contributory Pensions for Blind Persons over age 40 and Old Age Pensions for those men and women over 70 who have no Retirement Pensions will continue to be dealt with by the Area Officer of the Assistance Board.

#### DEATH GRANT

**47.** This is an entirely new benefit, which will be paid only on contributions under the new National Insurance Scheme.

On and after 5th July 1949, on the death of an insured person, or on the death of the wife, widow, husband, or child of an insured person, a Death Grant will be paid towards the cost of funeral expenses.



The Grant is £20 when an adult dies, and a smaller sum when a child dies.

*No Grants are payable for deaths before 5th July 1949, or for deaths of persons already over pension age (65 for men, 60 for women) on 5th July 1948, or of children born before 5th July 1948 if they die before they are ten years old.*

Reduced Grants will be paid for the deaths of people who, on 5th July 1948, are over 55 (men) or over 50 (women).

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## **PART FOUR**

### **Industrial Injury Benefits Explained**

**48. What does Industrial Injury Insurance do ?** It takes the place of the Workmen's Compensation Acts and provides insurance against being unable to work, or being disabled, or losing life, because of accident at work or certain industrial diseases. It covers everyone in Class 1 of the National Insurance Scheme. Those in Class 2 and Class 3 are not included.

**49. Are there any Contribution Conditions ?** No: the right to benefit does not depend on the number of contributions paid.

**50. When is Benefit Payable ?** Benefit is payable when an insured person either suffers personal injury by accident "arising out of and in the course of his employment," or contracts one of the prescribed diseases due to the nature of his employment. (See Special Leaflet N.I.2 from your local National Insurance Office.)

The Scheme does not apply if the accident happened (or the disease developed) before 5th July 1948. The Workmen's Compensation Acts will continue to apply to such cases (but see para. 55.)

**51. How to Notify an Injury.** If you are injured at work you, or somebody for you, should at once tell your employer, or someone who acts for him. If an Accident Book is kept, an entry in it will be enough.

**52. What are the Benefits ?** There are three types of benefit: Injury Benefit, Disablement Benefit, and Death Benefit.

**53. Injury Benefit.** For a person aged 18 and over who is incapable of work as the result of industrial accident or disease, Injury Benefit is payable at the rate of 45s. a week. The rate may be reduced for a person under age 18. It is paid for a maximum period of 26 weeks, from the date of the accident.

Injury Benefit is claimed in the same way as Sickness Benefit.

The allowances for an adult dependant and child are the same as for Sickness Benefit.

Benefit for the day of the accident and the next two days will not be paid unless you are unable to work for 12 days or more because of it. There are special rules where a second industrial injury, or sickness, or unemployment, follows within 13 weeks, to link it up with the earlier industrial injury.

**54. Disablement Benefit.** This benefit is payable in respect of any disablement you may still have after Injury Benefit stops. It will continue to be payable even though you work. The amount of benefit depends on the extent of the disablement as assessed by a Medical Board and *not* on your earnings before the accident. It varies from 45s. a week for 100 per cent disable-

ment to 9s. a week for 20 per cent disablement. For an assessment of less than 20 per cent a gratuity will be paid, ranging from £15 to £150.

It is not necessary for Injury Benefit to be paid for 26 weeks before you can get Disablement Benefit.

Disablement Benefit can be increased for various reasons:

- (a) If you have to go into hospital for treatment, you will get the benefit at the full rate of 45s. a week even if you are not 100 per cent disabled, together with Dependant's Allowances if you are entitled to them.
- (b) If you are 100 per cent disabled and need someone to look after you, a *Constant Attendance Allowance* up to 20s. a week may be paid. In special cases this may be increased up to 40s. a week.
- (c) If you are permanently unfit for work an *Unemployability Supplement* of 20s. a week may be paid, with allowances for dependants. You can draw Unemployability Supplement and Constant Attendance Allowance at the same time.



... accident arising in the course of employment ...



- (d) If you are permanently unfit to follow your old job, and cannot work at another job of a similar standard, a *Special Hardship Allowance* will be paid, as long as the Disablement Benefit and the Hardship Allowance together do not come to more than 45s. a week.

If, after you have been awarded Disablement Benefit, you are still unfit for work, whether because of an accident or not, you can also draw Sickness Benefit. Unless you have worked and paid contributions for at least 13 weeks after the accident, however, the Disablement and Sickness Benefits together may not exceed 58s. a week plus any allowance for dependants.

**55. People Entitled to Workmen's Compensation.** Anyone who, on or after 5th July 1948, is entitled to weekly payments of Workmen's Compensation may claim Unemployability Supplement or Constant Attendance Allowance.

**56. Death Benefit.** If the accident or disease results in death, Death Benefit is payable to dependants of the dead person.

A pension of 30s. a week is payable for a widow if she is over 50 or is permanently unable to support herself, or has the care of a child of the dead man. In other cases the pension payable to a widow is 20s. a week.

An allowance of 7s. 6d. a week is payable for the first child under school-leaving age.

Certain other dependants, such as parents, are entitled to pensions, allowances or gratuities. The amounts vary with the closeness of the relationship and the extent to which they were maintained by the deceased during his lifetime.

## PART FIVE

### Related Social Services

**57. Family Allowances.** This scheme, which began in August 1946, provides 5s. a week for every child in a family after the first, within age limits that are laid down. You can get claim forms and details of the scheme from your local National Insurance Office or from any Post Office.

**58. The National Health Service.** Part of the money you pay in contributions to the National Insurance Scheme goes towards the cost of the National Health Service, which also starts on 5th July 1948. The National Health Service will be available to every man, woman and child in the country, whether or not they are insured, and without any qualifying conditions. It will provide you and your family with free medical, hospital, dental and eye advice and treatment.

The National Health Service Scheme is administered by the Ministry of Health (in Scotland, the Department of Health).

**59. National Assistance.** There will inevitably be a number of people who will not be *fully* covered by National Insurance. Especially in the early days of the new Scheme, some will not have paid enough contributions to be able to draw Retirement Pension or other benefits, while others will have special needs not fully met by their insurance.

To give financial help to these people the Government is providing the new National Assistance Scheme. This also will begin to operate on 5th July 1948, so that from the outset National Assistance will always stand behind National Insurance for those in need.

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**IMPORTANT.**—*This Guide is a general outline to help you to understand how the Scheme will work. It must not be taken as an authoritative interpretation of the Law.*



C.M.A.C.



FAMILY GUIDE  
TO THE

# *National Insurance*

SCHEME

The Scheme comes into  
full operation on

**5<sup>th</sup> JULY 1948**

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